

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Richard J. Yost**  
**aka Rick J. Yost**  
**Denise J. Yost**  
Debtor(s)

Bankruptcy Case No.: 18-11240-TPA  
Related to Docket No. 65  
Chapter: 13  
Docket No.: 66 – 65  
Concil. Conf.: 5/5/20 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **March 30, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **April 20, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

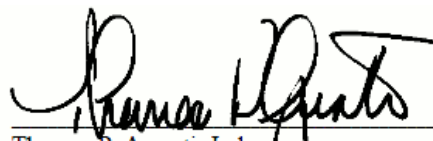
On **5/5/20 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: February 13, 2020

cm: All Creditors and Parties In Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard J. Yost  
 Denise J. Yost  
 Debtors

Case No. 18-11240-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
 Form ID: 213

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db/jdb  
 14958208 +Richard J. Yost, Denise J. Yost, 7252 Homeview Lane, Apt 109, Erie, PA 16509-4371  
 15006844 +Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730  
 14958209 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 15008993 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 14958210 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 14958210 +Community Bank Na, Attn: Bankruptcy Dept, 45 - 49 Court Street, Canton, NY 13617-1179  
 14978694 +Community Bank, N.A., PO Box 509, Canton, NY 13617-0509  
 14958212 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 14958213 +KML Law Group PC, BNY Independence Center, Suite 500, 701 Market Street, Philadelphia, PA 19106-1538  
 14958214 +MedCare Equipment Company, LLC, PO BOX 1259, Dept # 140418, Oaks, PA 19456-1259  
 14958215 +North American Partners in Anesthesia, 2600 University Parkway, Coralville, IA 52241-3204  
 15035468 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 14958221 +UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348  
 15004899 +UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14958220 +Union City Municipal Authority, 22 North Main Street, Union City, PA 16438-1324

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

+E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 14 2020 03:14:05  
 Americredit Financial Services, Inc. DBA GM Financ, P.O Box 183853, Arlington, TX 76096-3853  
 14972523 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 14 2020 03:14:05  
 Americredit Financial Services, Inc., DBA GM Financial, P.O Box 183853, Arlington, TX 76096  
 14958207 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 14 2020 03:14:05  
 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
 14958211 +E-mail/Text: bdsupport@creditmanagementcompany.com Feb 14 2020 03:14:50  
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14958216 +Fax: 407-737-5634 Feb 14 2020 03:25:24 Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
 15001142 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 14 2020 03:25:05  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14959397 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 14 2020 03:25:04  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15009225 +E-mail/PDF: gecsedirecoverycorp.com Feb 14 2020 03:24:56 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 14958217 +E-mail/PDF: gecsedirecoverycorp.com Feb 14 2020 03:25:52 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 14958218 +E-mail/PDF: gecsedirecoverycorp.com Feb 14 2020 03:25:52 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 14958219 +E-mail/PDF: gecsedirecoverycorp.com Feb 14 2020 03:25:53 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Carrington Mortgage Services LLC as servicer for W  
 cr Wells Fargo Bank N.A., as Trustee, for Carrington  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14958222\* +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
 14958223\* +Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730  
 14958224\* +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 14958225\* +Community Bank Na, Attn: Bankruptcy Dept, 45 - 49 Court Street, Canton, NY 13617-1179  
 14958226\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14958227\* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 14958228\* +KML Law Group PC, BNY Independence Center, Suite 500, 701 Market Street, Philadelphia, PA 19106-1538  
 14958229\* +MedCare Equipment Company, LLC, PO BOX 1259, Dept # 140418, Oaks, PA 19456-1259  
 14958230\* +North American Partners in Anesthesia, 2600 University Parkway, Coralville, IA 52241-3204  
 14958231\* +Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
 14958232\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 14958233\* +Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 14958234\* +Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061  
 14958235\* +UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348  
 14958235\* +Union City Municipal Authority, 22 North Main Street, Union City, PA 16438-1324

TOTALS: 2, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: jmar  
Form ID: 213

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Feb 13, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wells Fargo Bank N.A., as Trustee, for Carrington Mortgage Loan Trust, Series 2006-NC3 Asset-Backed Pass-Through Certificates  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Carrington Mortgage Services LLC as servicer for Wells Fargo Bank N.A., as Trustee, for Carrington Mortgage Loan Trust, Series 2006-NC3 Asset-Backed Pass-Through Certificates bkgroup@kmlawgroup.com  
Joseph B. Spero on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.axosfs.com;legalmom18@hotmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Debtor Richard J. Yost rebeka@seelingerlaw.com  
Rebeka Seelinger on behalf of Joint Debtor Denise J. Yost rebeka@seelingerlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7